

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI
HATTIESBURG DIVISION**

In re:

HOPE U'NA SMITH

Debtor(s)

Case No. 20-50135 KMS

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

David Rawlings, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/27/2020.
- 2) The plan was confirmed on 03/17/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/26/2025.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$81,107.66.
- 10) Amount of unsecured claims discharged without full payment: \$19,510.75.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$66,381.54
Less amount refunded to debtor	\$1,015.53

NET RECEIPTS: **\$65,366.01**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,600.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,483.81
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$7,083.81**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BROADWAY MOTORS	Secured	4,700.00	0.00	5,131.40	5,131.40	665.52
Capital One	Unsecured	382.00	NA	NA	0.00	0.00
Capital One	Unsecured	269.00	NA	NA	0.00	0.00
CAPITAL ONE BANK BY AMERICAN I	Unsecured	497.00	523.55	523.55	277.94	0.00
Comcast	Unsecured	917.48	NA	NA	0.00	0.00
CSpire Wireless	Unsecured	260.04	NA	NA	0.00	0.00
David Rawlings	Unsecured	NA	NA	NA	0.00	0.00
FedLoan Servicing	Unsecured	11,596.00	NA	NA	0.00	0.00
Frost-Arnett Co	Unsecured	NA	NA	NA	0.00	0.00
Garner Nichols Dental	Unsecured	92.60	NA	NA	0.00	0.00
GULFCO OF MISSISSIPPI, LLC	Secured	2,470.00	2,518.22	2,518.22	2,518.22	298.27
GULFCO OF MISSISSIPPI, LLC	Unsecured	NA	1,598.83	1,598.83	848.79	0.00
HATTIESBURG CLINIC	Unsecured	NA	447.21	447.21	237.41	0.00
HEIGHTS FINANCE HOLDING CO	Secured	2,382.00	2,407.02	2,407.02	2,407.02	312.34
Holmes Motors	Unsecured	500.00	NA	NA	0.00	0.00
Merrick Bank	Unsecured	562.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	NA	586.17	586.17	311.19	0.00
OAK GROVE CREDIT LLC	Unsecured	NA	0.00	3,036.38	1,611.95	0.00
OAK GROVE CREDIT LLC	Secured	5,900.00	0.00	500.00	500.00	64.89
OPPORTUNITY FINANCIAL	Unsecured	1,747.00	1,697.07	1,697.07	900.94	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	532.41	532.41	282.65	0.00
Regions Bank	Unsecured	494.32	NA	NA	0.00	0.00
Thomas Carl Rollins Jr	Unsecured	NA	NA	NA	0.00	0.00
U.S. Bankruptcy Court	Unsecured	NA	NA	NA	0.00	0.00
UMR	Unsecured	18.50	NA	NA	0.00	0.00
United States Trustee	Unsecured	NA	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	997.73	997.73	529.67	0.00
WELLS FARGO BANK, N.A.	Secured	21,424.34	23,018.28	0.00	38,722.86	0.00
WELLS FARGO BANK, N.A.	Secured	NA	0.00	2,661.14	2,661.14	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$2,661.14	\$41,384.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$5,131.40	\$5,131.40	\$665.52
All Other Secured	\$5,425.24	\$5,425.24	\$675.50
TOTAL SECURED:	\$13,217.78	\$51,940.64	\$1,341.02
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$9,419.35	\$5,000.54	\$0.00

Disbursements:		
Expenses of Administration	<u>\$7,083.81</u>	
Disbursements to Creditors	<u>\$58,282.20</u>	
TOTAL DISBURSEMENTS :		<u>\$65,366.01</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/20/2025

By: /s/ David Rawlings

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.